

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: LUCINDA KAY FREEMAN
AKA: CINDY KAY FREEMAN

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS
CHAPTER 13 TRUSTEE
Movant

CASE NO: 1-22-02244-HWV

LUCINDA KAY FREEMAN
AKA: CINDY KAY FREEMAN

Respondent(s)

CERTIFICATION OF DEFAULT

AND NOW on April 15, 2025, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee for the Middle District of Pennsylvania, through his attorney, Douglas R. Roeder, Esquire, and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- voluntarily dismiss their case within 5 days of the stipulation date.
- make the regular monthly payments to the trustee during the remaining term of the plan

As of April 15, 2025, the Debtor(s) is/are \$3401.50 in arrears a plan payment having last been made on April 14, 2025.

In accordance with said stipulation, the case may be dismissed

Dated: April 15, 2025

Respectfully submitted,

/s/ Douglas R. Roeder, Esquire

ID: 80016

Attorney for Trustee

Jack N. Zaharopoulos

Standing Chapter 13 Trustee

Suite A, 8125 Adams Drive

Hummelstown, PA 17036

Phone: (717) 566-6097

email: droeder@pamd13trustee.com

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CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on April 15, 2025, I served a copy of this Certificate of Default on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

KARA K GENDRON
MOTT & GENDRON LAW
125 STATE STREET
HARRISBURG PA 17101-

UNITED STATES TRUSTEE
1501 NORTH 6TH STREET
BOX 302
HARRISBURG, PA 17102

Served by First Class Mail

LUCINDA KAY FREEMAN
65 Greenlea Way
Chambersburg PA 17202

I certify under penalty of perjury that the foregoing is true and correct.

Date: April 15, 2025

/s/ Matthew Harnsberger
Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com